

# Athena Universal Life<sup>SM</sup>

## charitable giving just got easier



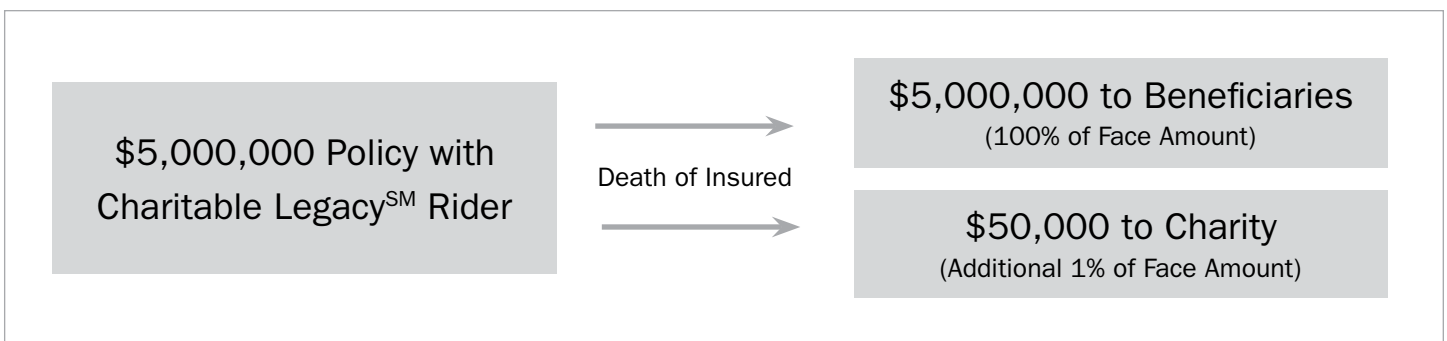
### Athena Universal Life's Charitable Legacy<sup>SM</sup> Rider

## There Is That Old Adage, "Nothing in Life Is Free"...Until Now!

**AXA Equitable's new Charitable Legacy<sup>SM</sup> Rider makes it easier and more cost-efficient for clients to include their favorite charities in their estate plans. With Athena Universal Life's Charitable Legacy<sup>SM</sup> Rider, policyowners can provide a benefit to the charities of their choice, without an additional cost:**

- The rider provides a recognized charity<sup>1</sup> with an additional death benefit of up to 1% of the base Face Amount, provided the policy qualifies for a legacy payment.
- The charitable payout ranges from \$10,000 to \$100,000, depending on the death benefit paid to the client's beneficiaries under the base policy.

The Charitable Legacy<sup>SM</sup> Rider adds no additional costs to the policy. It does not increase the premium, reduce the cash values or cause a reduction in death benefit. In addition, if the policy is owned by the Insured's spouse, a trust or another third party, at the Insured's death, a charitable income tax deduction, equal to the legacy payment, may be available to the policyowner.



<sup>1</sup> Payments under the Charitable Legacy<sup>SM</sup> Rider will be calculated based on the base policy death benefit. Base policy death benefits between \$1,000,000 and \$10,000,000 qualify for Charitable Legacy<sup>SM</sup> Rider payments.

Life Insurance: · Is Not a Deposit of Any Bank · Is Not FDIC Insured  
· Is Not Insured by Any Federal Government Agency · Is Not Guaranteed  
by Any Bank or Savings Association

For Financial Professional Use Only. Not for Use with, or Distribution to, the General Public.



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redefining / standards

## Qualifications for the Benefit Payment

- Inclusion of the rider at policy issue
- A base policy death benefit of at least \$1,000,000 at the Insured's death
- IRS recognition of the "charitable beneficiary" as a 501(c) organization entitled to receive charitable contributions under IRC 170

## Charity Begins at Home

AXA Equitable's Charitable Legacy<sup>SM</sup> Rider provides a unique option for parents, spouses or estate owners who would like to help their favorite charities but who recognize an obligation to their families first. With the rider, the decision changes from whether to plan for a charitable gift to which charitable organization(s) to select.

For More Information, Call the AXA Distributors Sales Desk or Visit [www.axadistributors.com](http://www.axadistributors.com)

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